

In re:
Juan A Garzon
Claudia M. Garzon
Debtors

Case No. 18-16259-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 28, 2023

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Juan A Garzon, Claudia M. Garzon, 303 Melvin Avenue, Morrisville, PA 19067-7537
14200573	+ Aria Health Jefferson, 4900 Frankford Ave, Philadelphia, PA 19124-2618
14200577	+ Cheshire Medical Center, 590 Court St, Keene, NH 03431-1719
14200578	+ Cinvenient MD, 3 Nashua Road, Bedford, NH 03110-5515
14200588	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
14200589	+ Emergency Ambulance Kenne NH, 49 Court Street, Keene, NH 03431-3404
14200590	+ First Second Mortgage, 50 Spring St, Cresskill, NJ 07626-2106
14200595	+ Pennsylvania Department of Revenue, 110 N 8th St Ste 204b, Philadelphia, PA 19107-2412
14200599	Temple University Hospital, Broad & Ontario St, Philadelphia, PA 19140
14369465	+ Toyota Motor Credit Corporation, c/o Kevin G, McDonald, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14237688	Wells Fargo Bank, National Association, not in it, c/o Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 29 2023 01:17:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 29 2023 01:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14230122	Email/PDF: bncnotices@becket-lee.com	Sep 29 2023 01:48:27	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14200572	+ Email/PDF: bncnotices@becket-lee.com	Sep 29 2023 01:30:14	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14200574	+ Email/Text: BarclaysBankDelaware@tsico.com	Sep 29 2023 01:16:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14200575	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 29 2023 01:49:50	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14229498	Email/PDF: bncnotices@becket-lee.com	Sep 29 2023 01:48:18	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14237486	+ Email/Text: RASEBN@raslg.com	Sep 29 2023 01:16:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14200579	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 29 2023 01:49:00	Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14200581	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 29 2023 01:48:47	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14200582	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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		Sep 29 2023 01:49:04	Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14200584	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 29 2023 01:48:43	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14206654	Email/Text: mrdiscen@discover.com	Sep 29 2023 01:16:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14200586	+ Email/Text: mrdiscen@discover.com	Sep 29 2023 01:16:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14200591	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 29 2023 01:16:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14200576	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 29 2023 01:49:46	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14200592	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 29 2023 01:16:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14235229	Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2023 01:26:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14200593	+ Email/Text: Documentfiling@lciinc.com	Sep 29 2023 01:16:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
14200594	+ Email/PDF: pa_dc_claims@navient.com	Sep 29 2023 01:48:55	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
14519028	Email/Text: mtgbk@shellpointmtg.com	Sep 29 2023 01:16:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14200596	Email/Text: Bankruptcy.Notices@pnc.com	Sep 29 2023 01:16:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14237541	Email/Text: Bankruptcy.Notices@pnc.com	Sep 29 2023 01:16:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14234426	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 29 2023 01:29:58	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14201276	+ Email/PDF: rmscedi@recoverycorp.com	Sep 29 2023 01:29:57	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14200597	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:49:26	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14236707	+ Email/Text: bncmail@w-legal.com	Sep 29 2023 01:17:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14200600	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 29 2023 01:16:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
14200601	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 29 2023 01:16:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
14200598	Email/Text: bncmail@w-legal.com	Sep 29 2023 01:16:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
14231375	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 29 2023 01:16:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14411018	Email/PDF: bncnotices@becket-lee.com	Sep 29 2023 01:49:54	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14225112	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 29 2023 01:16:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14200602	+ Email/Text: jerome.smalls@ogc.upenn.edu	Sep 29 2023 01:17:00	University of Pennsylvania, 3451 Walnut St, Philadelphia, PA 19104-6205

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14228200 Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Sep 29 2023 01:29:57

Wells Fargo Bank, N.A., P.O. Box 10438, MAC
F8235-02F, Des Moines, IA 50306-0438

14200603 + Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Sep 29 2023 01:28:02

Wf/fmg, Attn: Bankruptcy, Po Box 51193, Los
Angeles, CA 90051-5493

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14200580	*+	Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14200583	*+	Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14200585	*+	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14200587	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2023 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Joint Debtor Claudia M. Garzon brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRAD J. SADEK	on behalf of Debtor Juan A Garzon brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Juan A Garzon and Claudia M. Garzon
Debtor(s)

Case No: 18-16259-mdc
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 9/28/23